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ABSTRACT

This guide is intended to assist educators in establishing and organizing consumer education programs for Americans beyond the high school years. It is primarily a tool for tailoring basic consumer curricula to the special characteristics and needs of adult students. Suggestions are given for possible content areas, illustrations are given of teaching situations, and potential instructional resources for the use of teachers in planning their specific local programs are identified. Information about consumer income, spending characteristics and services is included to assist instructors and curriculum planners in understanding patterns of consumer behavior. Major emphasis is given to providing instructors with a better understanding of the particular problems of the under-educated, rural families, the elderly, and Spanish-speaking Americans, among others that have special needs in consumer education. The chapters of the guide are: 1. Consumer Education: A Challenge of the Seventies; 2. Helping Adult Consumers Learn; 3. Developing Content Areas for Consumer Education Programs; 4. Designing Adult Consumer Education Programs; 5. Consumers with Special Needs; and 6. Instructional Resources. (DB)

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An Approach to Consumer Education for ADULTS

Office of Consumer Affairs

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"Consumer Education is an integral part of consumer protection. It is vital if the consumer is to be able to make wise judgments in the marketplace. To enable him or her to do this will require a true educational process beginning in childhood and continuing on."

RICHARD NIXON
President of the United States
February 24, 1971

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An Approach to Consumer Education for Adults

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FOREWORD

Consumer education is needed by all Americans—rich and poor, young and old. To assist educators in formulating and implementing individual courses in consumer education, the White House Office of Consumer Affairs has undertaken the preparation of two sets of guidelines.

The first set, **Suggested Guidelines for Consumer Education, Kindergarten through Twelfth Grade**, published in 1970, was designed to assist elementary and secondary school teachers, faculties, curriculum teams and supervisory personnel in introducing consumer programs into existing curricula.

The second volume, **An Approach to Consumer Education for Adults**, is intended to assist educators in establishing and organizing consumer education programs for Americans beyond the high school years. It is primarily a tool for tailoring basic consumer curricula to the special characteristics and needs of adult students.

Most adults have received their consumer education primarily from the marketplace, both from promotional messages and experiences as buyers. Consumer education, however, should be built on a solid foundation of attitudes and information learned prior to entering the confusing world of buyers and sellers. It should give consumers a rational basis for assessing needs and desires; evaluating competing alternatives in the marketplace; budgeting time, money, and credit demands; and understanding rights and responsibilities.

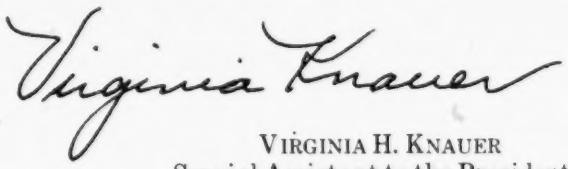
Since an adult consumer education curriculum must be a matter of individual choice, this publication is adaptable to a wide variety of programs and consumer education subject materials. It does not provide a Monday-through-Friday sequence for teaching because adults are not usually taught in this manner. Instead it suggests possible content areas, illustrates teaching situations, and identifies potential instructional resources for the use of teachers in planning their specific local programs. Information about consumer income, spending characteristics and services is included to assist instructors and curriculum planners to understanding patterns of consumer behavior.

Low income persons, the under-educated, rural families, the elderly and Spanish-speaking Americans, among others, have special needs in

consumer education. Therefore, major emphasis in this booklet is placed on providing instructors with a better understanding of the particular problems of these specific educational target groups.

These guidelines derive from the expertise and work of many. Basic concepts were developed under my former Director for Consumer Education, Doris Sasser Stalker. Under the leadership of Dr. Lee Richardson, my current Director for Consumer Education, these concepts reached final form. I am indebted to many others on my staff, as well as numerous educators who participated and cooperated in so many ways.

I am especially indebted to my Deputy Director, Elizabeth Hanford, whose overall supervision merits sincere appreciation.



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1. CONSUMER EDUCATION: A CHALLENGE OF THE SEVENTIES

Consumer education is for people. The need is found in the daily lives of individual citizens. All educational programs and curricula designed to assist consumers must ultimately meet the tests of improving the quality of life and elevating the standard of living. Thus, it is important to approach the subject first by describing specific yet typical problems faced by American households.

Five Case Studies

Sam Jones, a retired teacher, took his three-year-old automobile to the local repair shop to have the battery checked.

When Sam went back the next day, he was given a bill for $130.00 and told he could pick up his car after he had paid the cashier. Sam looked at the itemized charges: brake relining, $60.00; minor tune-up, $35.00; installation of new battery, $35.00; total, $130.00.

Sam was alarmed at the unexpectedly high bill. He thought unnecessary repairs had been made, and he has very little money on hand until he receives his next retirement check.

Juanita Cortez is a forty-two year-old widow with three daughters and one small son. She is a Mexican-American who can speak only a little English and can read even less.

Juanita's friend invited her to visit a health club. The friend later admitted that she had been provided a discount for introducing new members. Juanita was persuaded to sign a membership agreement in which she contracted to remain a club member for thirty-six months at $14.45 per month. After four visits, Juanita decided to stop going to the health club. She thought her membership agreement would automatically lapse.

Juanita received unpleasant telephone calls at work and at home, concerning her failure to continue her monthly payments to the health club, and she was soon warned that a suit had been filed against her. Juanita is confused and frightened.

Matthew Rogers, a 26 year-old construction worker and father of four, saw an advertisement for a bedroom set costing $100.00. When Matthew went to the store, a salesman told him that the advertised furniture was poorly constructed, and he showed Matthew another set for $199.00. Matthew paid a deposit on the more expensive set, which was put in "layaway," and he was told that arrangements would be made for him to obtain a loan.

A representative from a consumer finance company came to Matthew's home. The company issued a check, and a contract was drawn up for Matthew's installment payments. The contract required Matthew to pay 24 monthly installments of $30.00, a total of $720.00.

Matthew was disturbed because he received some pieces of furniture several months late. He had had to call the store many times to ob-

tain delivery. He did not realize that he was paying such a high price for the "easy term payments."

A year later, Matthew brought the balance of the loan down to $420.00, but he was two payments in arrears. Now he is worried about meeting the monthly payments because he has been out of work for more than seven weeks.

Iona Yellowbear, a 37 year-old mother of five, lives on a small Indian reservation in the Southwest. One day Iona received in the mail an advertisement describing cotton fabrics for sale at 35¢ a yard. Iona made all the family clothing but did not live near stores where she could carefully select her fabrics. She went to the local trading post to get a money order to send for ten yards of the advertised cotton.

Two months later Iona still has not received the fabric to make the clothing that her children need.

Betty and Stephen Brown live in a suburban area and have two children in public grade school. Stephen is an office manager, who earns $11,000 per year, but the Browns are continually in debt. They were recently approached by an insurance agent about an endowment policy to provide for their children's education. The Browns want additional information about the policy but do not know where to get it. Although they are eager to begin saving for the children's future college education, they know a neighbor who had a costly experience with life insurance. The neighbor bought a policy from a small out-of-state company that later went bankrupt and caused policyholders to lose part of their savings.

The Need for Consumer Education

The individuals in each of these case studies could probably have avoided or resolved their difficulties had they been educated as consumers. Until recently, however, few educational systems provided programs of consumer education. As a result, most of today's adults have had little training to equip them with the skills needed in today's complex marketplace.

The free enterprise system has produced a technology capable of providing the American consumer with the largest and most varied marketplace in the world. Technological advances, however, have come hand-in-hand with impersonal mass marketing of goods and services. Along with progress, too, have come some instances of manipulative advertising practices, a proliferation of products whose reliability, safety and quality are difficult to evaluate, and other consumer problems.

Today's consumers buy, enjoy, use and discard more types of goods than could possibly have been imagined even a few years ago. Yet too often consumers have no idea of the materials that have gone into the manufacturer's finished product or their own motivation in selecting one product over another. For example, despite the abundance and variety of food available to them, American consumers are selecting poorer diets today than in the past. A national survey of household food consumption in 1965 found that only 50% of families had good diets in that year compared with 60% in 1955.[1]

Easy credit together with forceful techniques of modern marketing persuades many consumers to buy what they cannot afford. The consequent overburdening of family budgets is a problem for consumers at all economic levels. It is not unusual for families to allocate 20% or more of their income to debt repayments without understanding the effect this allocation has upon other choices. Some families have such tight budgets that an illness, a period of unemployment or some other crisis finds them without adequate reserves or access to other credit to meet the crisis. Credit notes also pose a hazard for consumers who may unwittingly sign away property because they do not—or cannot—read the fine print of the contract or understand its legal terminology.

In addition to the growing complexity of the market, consumers are sometimes faced with unfair and deceptive practices. It may take more than snake oil to fool today's consumer, but abuse is evident. Although there are both State and Federal laws designed to protect the consumer, there are not a sufficient number of law enforcers to cover all the abuses of the market place.

There is growing concern and awareness, too, of the disadvantage of the poor and undereducated American in the marketplace of the affluent. Families in low-income inner city and rural areas often do not have the same varieties of goods and prices available to them as their middle income counterparts. In addition, they

are more likely to be targets for fraudulent sales schemes and high cost credit than their affluent neighbors.

An adult in today's society, in pursuit of his own goals and aspirations, should be knowledgeable in the use of credit. He should understand what is involved in purchasing a house or renting an apartment, how to read a warranty, and the many pitfalls to be avoided when entering into financial agreements. He should know enough about advertising and selling techniques to enable him to discern the honest from the fraudulent and deceptive. He should be knowledgeable about consumer protection laws so that he can demand his rights, and when he needs help, he should know the private and public sources to which he can turn for assistance.

Consumer education should help each person understand his own value system; develop a sound decision-making procedure in the marketplace based upon his values; evaluate alternatives in the marketplace and get the best buy for his money; understand his rights and responsibilities as a consumer and as a member of society; and fulfill his role in directing a free-enterprise system.

[1]U.S. Department of Agriculture, Agricultural Research Service, Consumer and Food Economics Research Division. *Household Food Consumption Survey, 1965-66.* (U.S. Government Printing Office, Washington, D.C. 20402)

2. HELPING ADULT CONSUMERS LEARN

Before an instructor can begin teaching adults to be more effective consumers, he or she must understand the basic problems involved in teaching adult students. Skillful educators have long realized that they cannot successfully teach adults in the same manner as they teach children. While children are usually taught under conditions of compulsory attendance, adults are almost always voluntary learners. Consequently, adults simply drop out of the learning experience when it does not satisfy their needs.

Any methodology for teaching adults must take into account at least three characteristics of the adult learner: (1) adults perceive themselves as self-directing personalities; (2) adults have acquired and rely upon a reservoir of experience; and (3) adult readiness to learn is often related to immediate or imminent need.

Adults as Self-Directing Personalities

A child first perceives himself as a dependent personality whose life is managed for him by the adult world. At home, at play, in church, in the community, and in school, he expects the will of adults to be imposed on him. Moreover, the action of adults tends to encourage and reinforce this self-concept of dependency.

Society expects children to be learners. Education is a child's full-time occupation, the source of his rewards and self-fulfillment, and it is generally regarded as a more or less passive role of receiving and storing the information adults have decided children should possess. Only as a child matures and develops does he begin to see himself as a self-directing person.

An adult sees his role in society not as a full-time learner but as a producer or doer. His chief sources of self-fulfillment are his performance as a worker, spouse, parent and citizen. His self-concept is that of a self-directing personality, able to make decisions, face their consequences, and manage his own life. Moreover, most adults also experience a deep need to be perceived as self-directing rather than dependent personalities. Adults tend to avoid, resist, and resent situations in which they feel they are being treated like children. An adult student, therefore, will resist learning under conditions that are incongruous with his self-concept as an autonomous individual.

Unfortunately, the personal experiences of many adults lead them to expect to be treated like children when entering an educational activity. This expectation is frequently so strong that adult students often put pressure on their teachers to behave toward them in this way. Once an instructor puts adult students into a dependent role, however, he is likely to experience rising resistance and resentment. On the other hand, adults exposed to a self-directed learning environment, in which they are involved in mutual inquiry with the teacher and are responsible for their own learning, often need a period of adjustment. But once an adult

makes the discovery that he can handle self-directed learning, he experiences a sense of release and exhilaration. He then enters into learning with deep ego involvement, and the results are frequently startling both to himself and his teachers. Instructors who can help adult students achieve such breakthroughs should find this experience to be most rewarding.

Adult Reservoir of Experience

The difference in experiences between children and adults has many consequences for adult learning. In the first place, adults have more to contribute to other students, for they are themselves a rich resource, often bringing as much or more experience to the classroom than the teacher. While this can result in deeper understanding of educational materials, instructors must also realize that some adults have acquired a number of fixed habits and patterns of thought which make them less open-minded and receptive to new ideas.

Secondly, an adult's experience defines his self image in a way that is significantly different from a child's self image. For a child, an experience is something that happens to him; it is an external event that affects him, not an integral part of him. If you ask a child who he is, he is likely to identify himself in terms of who his parents are, who his brothers or sisters are, what street he lives on, and what school he attends. His self-identity is largely derived from external sources.

But an adult defines himself in terms of his accumulation of a unique set of experiences. If you ask an adult who he is, he is likely to identify his occupation, where he has worked, where he has traveled, what his training and experience have equipped him to do, and what his achievements have been.

Because an adult defines himself largely by his experience, he has a deep investment in its value. Therefore many adults, particularly the elderly, who find themselves in a situation where their experience is rejected or minimized, feel it is not just their experience that is being questioned, but their worth as a person.

Finally, instructors should be aware of the adult student's prior school experience. Unfortunately, many adults believe they are no longer capable of academic work. This is especially true of the adult who has had previous unrewarding school experiences. The consequent anxieties and feelings of inferiority can form a serious obstacle to adults becoming involved again in education. If the instructor is to entice those adults back to systematic learning, the rewards of learning must outweigh the anticipated pain.

Adult Readiness to Learn

It is well accepted that children learn best those things that help them advance from one phase of development to the next. Psychologists have dubbed these "developmental tasks."[1]

Developmental tasks of the adult years are primarily the products of the evolution of social roles. Robert Havighurst divides the adult years into three phases: "Early adulthood;" "middle age;" and "later maturity." He identifies ten social roles of adulthood: worker, mate, parent, homemaker, son or daughter of aging parents, citizen, friend, organization member, religious affiliate, and user of leisure time. Adults are consumers in all ten roles. The requirements for performing each of these social roles change as the person moves through the three phases of adult life, thereby setting up changing developmental tasks and, therefore, changing readiness to learn. Consumer educators must learn to recognize these three phases and adapt consumer education programs to meet the needs of the adult's developmental tasks.

For example, the developmental tasks of early adulthood (between 18 and 30) concern the adult's job or career, the selection of a mate, establishment of a home and rearing children, involvement with the neighborhood or community, and molding a satisfying social life. The developmental tasks of the middle-aged (between 30 and 55) pertain to establishing and maintaining an adequate standard of living, educating children, gaining the esteem of peers, assisting teenagers to become responsible and happy adults, succeeding at work, and planning for retirement. The developmental tasks of later maturity (over 55) relate to decreasing physical strength and health, retirement and reduced income, making satisfying use of increased leisure time, adjusting to the death of a spouse, and finding new social relationships.

The concept of developmental tasks provides some guidance for the grouping of learners.

Homogeneous groups assembled according to developmental task may be effective. For instance, in a program on nutrition, young parents would have quite a different set of interests from the parents of adolescent children. Heterogeneous groups would be preferable in other subjects. In a program on consumer protection in which the objective is to help people understand their rights and locate sources of help, it would be important for the groups to cut across differences such as age, status and sex.

[1] *Robert J. Havighurst, Developmental Tasks and Education (New York: David McKay, 1961), p. 2, by permission.*

3. SUGGESTED CONTENT AREAS FOR CONSUMER EDUCATION PROGRAMS

Adult education programs are generally based on the assumption that to attract adults in significant numbers, education must have immediate application to student problems. Instructors and students should work together to develop course content based upon the needs, skills, interests, social attainments, aspirations and income levels of students in each class.

One effective method of organizing a course in consumer education is to poll student opinion as to the problems they wish to cover in four areas of consumer interest:

(1) The Consumer as an Individual
(2) The Consumer's Alternatives in the Marketplace
(3) The Consumer as a Member of Society
(4) The Consumer's Rights and Responsibilities

After students have had the opportunity to propose topics of interest to them, it may be appropriate for instructors to advance additional areas of interest or channel student ideas into a workable curriculum.

The following suggested content areas are intended to serve as a "springboard" for eliciting the ideas of students and teachers alike. They are not all-inclusive of possible areas of study. Instructors should consider each with a view toward adapting it for use in meeting the needs of his particular students.

The Consumer as an Individual

PERSONAL VALUES

Socio-economic influences
Cultural influences
Psychological influences
Technological influences

PERSONAL GOALS, ACHIEVEMENTS, EXPECTATIONS

Short-term goals
Long-term and lifetime goals
Interrelationships of values and goals

PERSONAL RESOURCES

Human: energy, talent, skills, knowledge
Time: work, leisure
Material: income, physical possessions
Community: library, schools, public transportation, health clinics

The Consumer's Alternatives in the Marketplace

FOOD PURCHASES

Nutrition
Basic food groups

- Costs
- Special dietary considerations

Food stamps
- Eligibility
- How to make application

Commodity foods
- Availability
- Preparation

Shopping techniques utilizing available information
- Unit pricing, open dating, packaging, nutritional and ingredient labeling

Standards and grades

Laws governing food production and distribution

Roles of United States Department of Agriculture and Food and Drug Administration

Roles of local regulatory bodies

CLOTHING PURCHASES

Functions

Styles

Fads and fashions

Wardrobe planning and budgeting

Shopping methods

Care of clothing

Laws governing flammability, labeling, quality

HOUSING

Types of dwellings
- Design features
- Construction quality

Ownership
- Types of ownership
- Financing
- Risks of ownership
- Problems in purchase and sale.
- Closing costs
- Costs of maintenance, improvement

Renting
- Leasing vs. renting
- Rent subsidies
- Landlord and tenant responsibilities
- Tenant associations

Remodeling costs, financing alternatives,

TRANSPORTATION

Public transportation alternatives
- Intercity
- Intracity

Automobile ownership
- Financing, insurance, warranties, depreciation, service and repairs

HEALTH CARE AND SERVICE

Basic health care components
- Hospital
- Medical
- Dental
- Nursing homes
- Rehabilitation services
- Preventive medicine

Medicines and drugs
- Generic and brand names
- Self medication, over-the-counter drugs
- Cost comparisons

Health insurance
- Group policies
- Individual policies
- Types of coverages
- Workmen's compensation
- Medicare and Medicaid

Safety, accident prevention

Public services: alcohol, drug related services, family planning, mental health, prenatal care

HOUSEHOLD FURNISHINGS AND EQUIPMENT

Acquisition plans

Financing

Maintenance, repair costs

Labeling standards

Construction quality

Safety in design and use

LIFE INSURANCE

Types of policies

Price comparisons of policies

Types of companies: stock and mutual

Dividends

Cash surrender values

Double indemnity

Waiver and premium

Laws governing life insurance companies

PROPERTY, CASUALTY, AND AUTOMOBILE INSURANCE

- Protection
  - Amount needed
  - Costs
- Fire and comprehensive
  - House location and type as cost factors
  - Fire department influence on costs
- Theft
- Automobile: State regulations, bodily injury, property damage, fire and theft, collision, medical payment
- No-fault automobile policy
- Travel insurance

INVESTMENTS

- Reasons for investing
- Types of investment
  - Stocks
  - Bonds
  - Real estate
- Regulatory agencies
- Laws providing protection

PRE-RETIREMENT PLANNING

- Sources of retirement income
  - Pension funds
  - Social Security
  - Annuities
  - Investments and other assets
  - Part-time employment
- Use of time: recreation, social service work, partial employment

LEISURE TIME

- Factors contributing to increased free time for some Americans
- Development of, and investments in, hobbies, talents, skills, and education
- Home-study courses
- Vacations
- Recreation and recreational equipment
  - Costs
  - Safety hazards
  - Land

ESTATES, WILLS, TRUSTS, FINAL COSTS

- Reasons for planning
- Legal assistance
- Costs
- Taxes
- Laws governing estates, wills and trusts
- Funeral and burial costs, modes of service

MONEY

- Function
- Planned spending (budgeting)
- Transfer of money: checks, money orders, bank drafts
- Credit

BANKS

- Checking accounts
  - Writing checks
  - Overdrafts
  - Account reconciliations
  - Deposit insurance
- Other bank services
  - Savings accounts (types)
  - Loans (types)

NON-BANK FINANCIAL INSTITUTIONS

- Credit unions
- Savings and loan associations
- Mutual savings banks

SAVINGS

- Purposes: emergencies, major purchases, education, vacation
- Factors to consider: safety, returns, liquidity, purchasing power protection, convenience
- Modes of saving: savings accounts, cash value life insurance, checking accounts

CONSUMER CREDIT (EXCEPT MORTGAGES)

- Installment loans and open-end credit
- Non-installment loans and open-end credit
- Credit cards
- Billing procedures
- Applications for credit
- Credit bureaus
- Sources: credit unions, banks, consumer finance companies, retail credit, cash value insurance policies, pawnbrokers
- Loan sharks

Costs: credit insurance, service charges, interest
Truth-in-lending
Contracts and lender remedies
Waivers of borrower rights
Confession of judgment
Holder-in-due-course doctrine
Collection techniques
Wage garnishment
Wage assignment
Delinquency charges
Balloon payments
Acceleration of payments
Repossession
State laws governing interest rates
Model legislation for debtors' rights, creditors' rights
Bankruptcy and Chapter XIII
Debt prorating

The Consumer as a Member of Society

THE ECONOMIC SYSTEM

Function of competitive or free enterprise system
Business organizations: sole proprietorship, partnership, corporation
Supply, demand, and price
Power of Consumer dollar: Impact of consumer spending
Collective consumer decisions: effect on production and the quality of life

THE MARKETPLACE AND THE CONSUMER

Choice of goods
Advantages and disadvantages of mass production
Distribution methods: retail stores, door-to-door
Marketing techniques
Promotion: advertising, personal selling, packaging
Non-business information sources.
Deceptive practices: bait-and-switch advertising, mail order frauds, slack-fill packaging, fraudulent home improvements, phony repair services, pyramid sales companies, referral schemes

FAMILY LIFE AND THE CONSUMER

History of the American family
Changes in living patterns and life styles:
Family life cycle
Money and marriage: family relationships, financial management and security

THE CONSUMER AND THE ENVIRONMENT

Consumption effects on resource depletion
Consumption and energy use
Solid waste disposal
Packaging and litter
Pollution control costs effect on prices

POLITICAL INSTITUTIONS AND THE CONSUMER

Role of local, State, and Federal governments
Laws and regulations
Services and protection

The Consumer's Rights and Responsibilities

RIGHTS

Right to make an intelligent choice among products and services
Open competitive market: ideal or reality?
Anti-trust laws affecting monopolies, oligopolies, price-fixing, unfair trade practices
Laws restricting competition and consumer choice
Right to accurate information
Full disclosure in advertising and promotion, product packages and labels, warranties, contracts, point of sale
Deceptive practices
Regulation and enforcement
Right to safetv
Local and state responsibility
Federal responsibility: Consumer Product Safety Commission, Food and Drug Administration, Federal Trade Commission, Department of Agriculture, Department of Commerce, Department of Transportation

- Standards: private and public
- Producers' and merchants' responsibilities
- Consumer responsibilities

Right to register dissatisfaction and be heard

- Mediation and mediation service agencies
- Business complaint departments
- Local and State government complaint bureaus, Federal agencies
- Arbitration of complaints
- Courts and private action suits
- Small claims courts

ACTION AND RESPONSIBILITIES OF CITIZENSHIP

Consumer's role in society

- How to take an active part in the legislative process
- Participation in regulatory proceedings
- Information sources: private and public
- State agencies
- Consumer protection offices
- Offices of Attorneys General
- Local agencies: city and county
- Federal agencies[1]
- Voluntary consumer organizations
- Better Business Bureaus
- Business and trade associations
- Newspapers
  - Action columns
  - General features and news
- Consumers Union publications
- Periodicals and books
- Credit unions and cooperatives

Voicing consumer complaints and satisfactions

- Procedure for voicing complaints
  - In the marketplace
  - At the local and State level
  - At the Federal level
- Documentation of complaints
  - Written
  - Verbal

Voluntary consumer organizations

- History of consumer movement
- Key role of citizen action in influencing public opinion and government
- Organizations: local, national, international
- Methods utilized by consumer activists
- Member services

Individual consumer's responsibilities to others

- Behavior as a customer and influence on business costs and prices
- Reporting abuses: shoplifting, misuse of credit, exchange and refund privileges

Individual consumer's responsibilities to himself

- Care in use of products
- Need to be informed, prudent buyer

[1] *See Chapter 6.*

4. DESIGNING ADULT CONSUMER EDUCATION PROGRAMS

A successful adult consumer education program is the result of careful planning, skillful coordination and continuous evaluation. Although each instructor may have his own means of achieving success, this chapter follows the seven-step guide for implementation proposed by Dr. Malcolm Knowles of Boston University.[1] The steps are as follows:

1. Creation of a structure for mutual planning;
2. Establishment of a climate conducive to adult learning;
3. Self-diagnosis of needs for learning;
4. Formulation of objectives;
5. Development of a general design;
6. Selection and execution of techniques and materials;
7. Planning of evaluation.

This chapter is primarily concerned with classroom learning experiences, but it can also be applied to non-classroom programs.

The Creation of a Structure for Mutual Planning

The basic element in adult consumer education is involvement of students in planning their own learning under the instructor's general guidance. The adult student provides the motivation to learn, the objectives, and the plan of attack. As previously noted, he learns best by working at his own pace and may even withdraw from the program if the instructor attempts to impose activities upon him.

The functions of planning are to translate diagnosed needs—such as knowledge of consumer law—into specific educational objectives and to design and conduct learning experiences to achieve these objectives. In adult education the learners and the instructor can profitably share a mutual responsibility for performing this function.

CONDITIONS OF LEARNING

The learners accept a share of the responsibility for planning and operating a learning experience, and therefore have a feeling of commitment toward it.

The learners participate actively in the learning process.

PRINCIPLES OF TEACHING

The instructor shares his thinking about options available in the designing of learning experiences and the selection of materials and methods, and involves the students in deciding among these alternatives jointly.

The instructor helps the students to organize themselves into project groups, learning-teaching teams, or independent study in order to share responsibility in the process of mutual inquiry.

The Establishment of a Climate Conducive to Adult Learning

The physical environment should make adults feel at ease. Furnishings and equipment should be informally arranged, adult-sized and comfortable; meeting rooms should have good accoustics, be as inviting as possible, and be decorated attractively.

Symbols reminiscent of childhood or the traditional school setting should be excluded as much as possible from the learning environment. These symbols might include a school building itself. In that event, other available facilities such as churches or even private homes are appropriate. Use of a podium on a stage makes students feel the instructor is talking down to them, so he should position himself at a small table during class meetings. Many adults associate rows of chairs with childhood regimentation and passivity, and prefer informal seating arrangements. A few adults find that blackboards are symbols with unpleasant childhood associations. Therefore, newsprint pads on easels may be preferable when visual aids are required.

The psychological climate of an adult consumer education program is even more important than its physical setting. It should make the learners feel accepted and respected as if they and the instructor are joint inquirers seeking a common goal, and they can express themselves without punishment and ridicule.

The behavior of the instructor probably influences the learning climate more than any other single factor. He conveys in many ways either an attitude of respect for the student's ideas and experience or a view that he is the sole fount of wisdom. He must remember that some adult students may be much older than he and others may be more knowledgeable about some consumer matters. Listening to what the student says is the most important way in which the instructor can demonstrate an attitude of respect for his students.

CONDITIONS OF LEARNING	PRINCIPLES OF TEACHING
The learning environment is characterized by physical comfort, mutual trust and respect, mutual helpfulness, freedom of expression, and acceptance of differences.	The instructor provides physical conditions that are comfortable. He accepts each student as a person of worth and respects his feelings and ideas. The instructor seeks to build relationships of mutual trust and helpfulness among the students by encouraging cooperative activities and refraining from inducing competitiveness and being judgmental. The instructor reveals his own feelings and contributes his resources as a partner in the spirit of mutual inquiry.

The Self Diagnosis of Needs for Learning

The instructor should find out the basic consumer motivations which bring the students to the classroom. Although he may come from a different background, the instructor must be able to appreciate the adults' diverse reasons for attending class and reinforce the students' motives by constantly showing them the connection between the current lesson and the students' original objectives.

An adult learner can diagnose his needs for learning through the following three-phase process:

1. Constructing a model to demonstrate the knowledge, understanding, skills, and attitudes required for a consumer to perform his role more to his own satisfaction. The learner must clearly understand what constitutes prudent consumer behavior, and the model will help him do so, particularly if he helps to build it.
2. Helping the learner measure discrepancies between his present performance and that required by his constructed model, so that he experiences a dissatisfaction about the gap between his current position and where he would like to be. Self-realized dissatisfaction coupled with clear sense of direction for self-improvement provides a strong motivation to learn. The following illustrate this phase with regard to housing:

   A. An instructor pursues his urban group's concern about the high cost of housing by showing, with costs, apartment layouts and housing budgets of families from three different income levels.
   B. The instructor opens a discussion by asking, "What factors other than cost are important in choosing where to live?" or "How much of a family's income should be spent for housing?" or "What are some of the problems and pitfalls in house selection?" He invites two real estate brokers from different parts of the city to discuss what to look for in buying or renting apartments.
   C. The instructor asks the adults to list the advantages and disadvantages of their present housing. He then asks the students to sketch their own apartment layouts and calculate how much and what percentage of their income is spent on housing.

   The above models, experiences, and measurements of performance should enable the students to understand their own housing needs, to see their problems and to meet their needs.
3. Using the learner's dissatisfaction between the discrepancy of his present performance and that projected by the model to help him assess resources available to achieve the desired performance.

   Many constraints may prevent the consumer from achieving the performance stipulated in the model. For example, homemakers in isolated rural areas may not be able to shop in towns at times when the best food buys are available because they cannot find adequate means of transportation. Adult consumer education programs might help people in this situation to organize car pools. They could assess the need for forming a food buying club or a cooperative.

CONDITIONS OF LEARNING	PRINCIPLES OF TEACHING
The learners feel a need to learn.	The instructor exposes students to new possibilities for self-fulfillment. He helps each student clarify his own aspirations for improved behavior. He helps each student diagnose the gap between his aspiration and his present level of performance. The instructor helps each student identify the life problems they experience as a result of their inability to satisfy present inadequacies.

The Formulation of Objectives

An instructional objective describes an intended outcome. The skillful adult instructor should explore proposed objectives with the students early in the program. Together they must decide how the program should improve their performance as consumers and establish priorities among objectives.

A consumer education program objective might provide the consumer with the ability to:

distinguish quality of goods and services;
avoid excessive debt;
recognize deception in advertising;
cope with high pressure salespersons;
provide his family with nutritious food at low costs;
exercise and promote responsible behavior in the marketplace.

CONDITIONS OF LEARNING	PRINCIPLES OF TEACHING
The learners perceive the goals of a learning experience to be their goals.	The instructor involves the students in a mutual process of formulation of learning objectives in which the needs of students, the institution, the instructor, the subject matter, and the society are taken into account.

The Development of a General Design

Consumer education programs should be designed to demonstrate the immediate and future practical applications of new concepts and broad generalizations to the everyday marketplace. Program design should permit students to plan—and even rehearse—daily application of their new knowledge. Consumer education instructors should ask educators, members of the community at large, local and State government agencies, and consumer organizations to assist in the development of a meaningful design.

CONDITIONS OF LEARNING	PRINCIPLES OF TEACHING
The learner participates actively in the design of the adult program.	The instructor helps the student design a program that is relevant to the experience, problems and interests of the adult learner.

The Selection and Execution of Techniques and Objectives

Adult programs should emphasize as many varieties of learning techniques as possible, but they should avoid use of the familiar techniques of youth education—canned audio-visual presentations, lectures, and assigned readings.

Because adults are themselves rich resources for learning, emphasis can be placed on techniques that tap the experiences of adult learners, such as group discussion, the case method, simulation exercises, role playing, field projects, action projects, laboratory methods, demonstrations, seminars, work conferences, counseling, group therapy, and community use of TV and press.

In a course, workshop, conference, institute, or other educational activity, exercises in which the adults are helped to look at themselves more objectively and free their minds from preconceptions will be useful in the early phases.

CONDITIONS OF LEARNING	PRINCIPLES OF TEACHING
The learning process is related to and makes use of the experience of the learners.	The instructor helps the students draw upon their own experiences as resources for learning through the use of such techniques as discussion, role playing, case method. The instructor gears the presentation of his own resources to the levels of experience of his particular students. The instructor helps the students to apply new learning to their experience, and thus to make the learning more meaningful and integrated.

The Planning of Evaluative Procedures

Adult consumer education often uses a process of self-evaluation of the student's progress rather than a traditional system of grading by the instructor. Under this approach, the teacher helps the student find evidence for measuring progress toward his own educational goals. For most adult students their own sense of advancement is the most effective encouragement to learning, and their greatest reward is the satisfaction which comes from a successful performance. Traditional grading not only makes certain adults feel childlike, but it sometimes measures the wrong aspects of the learning experience.

This shift from traditional grading to self-evaluation places a heavy burden on the instructor. He must set an example by being open to feedback regarding his own performance as a consumer, and he must be skillful in establishing a supportive climate in which critical points about one's own performance can be considered objectively. The adult educator must be able to create new ways for students to obtain comprehensive data about their performance as consumers.

CONDITIONS OF LEARNING	PRINCIPLES OF TEACHING
The learners have a sense of progress toward their goals.	The instructor involves the student in developing mutually acceptable criteria and methods for measuring progress toward the learning objectives. The instructor helps the students develop and apply procedures for self-evaluation according to these criteria.

[1] *Adapted from Malcolm S. Knowles, The modern Practice of Adult Education-Andragogy Versus Pedagogy (New York, Association Press, 1970)*

5. CONSUMERS WITH SPECIAL NEEDS

This chapter is intended to serve as an introduction to the particular problems of those consumers with special needs: the low-income, elderly, rural, black, Indian, and Spanish-speaking. Although efforts have been made to assist these groups of consumers, distinct problems remain for them.

To gain a more complete understanding of these problems, instructors should supplement their reading with some of the specially designated resource material listed in Chapter 6.

The Low-Income Consumer

In 1970, 25.5 million Americans had incomes below the officially defined poverty level.[1] The poverty level population consists of about 17.5 million whites, 7.7 million blacks and .3 million others[2].

Purchasing food: Many low-income consumers would not be able to meet even basic nutritional needs without food stamps. The food stamps, available through local welfare departments and issued by banks, some post offices and other community centers, are used as cash to buy groceries. Virtually every retail food store in food stamp areas signs up to accept food coupons.

Consumer education programs for low-income consumers in food stamp areas might well consider a unit on how to apply for food stamp assistance and how to obtain the most nutritional value for various food stamp allotments.

Commodity foods are sources of assistance to some low-income consumers, but not all of the 23 foods offered by USDA are available at local distribution centers. Unfortunately, some recipients cannot read the directions for preparation, nor are they familiar with some of the foods.

Clothing: Low-income consumers often lack information about care of fabrics, durability, and flammability. They face several problems when they utilize second-hand goods purchased at budget stores or community and church centers. Correct sizes are difficult to find, selection is limited, and used clothes may appear shabby and deteriorated in quality.

Housing: Low-income consumers must often endure crowded, dilapidated, unsafe and insanitary conditions because decent housing is beyond their means.

Most low-income consumers rent, rather than own, property. Some do not have leases and can be forced to move relatively often and at short notice. If they have leases, they may have trouble understanding them. If repairs are needed, they may experience difficulty in communicating the problem to the landlord.

The percentage of absentee landlords is very high for most low-income housing. Aware of the housing shortage and fearing retaliatory evic-

tions where no legislation exists to protect against them, many low-income housing residents fail to report even the most serious violations of safety and sanitation codes. If any conditions involving expense are corrected by the landlord, he sometimes may raise the rent as a deterrent to future complaints.

Low-income homeowners may fall prey to "fly-by-night" housing repair schemes usually involving contracts which can in effect be second mortgages on their homes.

Other potential hazards for low-income consumers include undetected accumulations of lead-based paint, unrepaired or improperly lighted stairways, and the presence of disease-carrying rodents and insects.

Adult consumer education programs ought to consider a unit on housing which would explain the consumer's rights under state and local fair housing laws and ordinances, how to contract for home repair services and avoid dealing with unscrupulous building contractors, how to recognize and cope with major safety and health hazards in the home, and how to speak up about building code violations.

Household Furnishings and Equipment: The furniture purchased by low-income consumers is often poorly made, over-priced, and sold through exploitative schemes.

Some dealers sell furniture to low-income consumers with the knowledge that they cannot possibly meet the payments. The scheme is to secure as large a down payment as possible, repossess the furniture when the payments are not met, sell the contract to a collection agency or threaten to take the buyer to court, re-sell the same furniture to another buyer, and perhaps repeat the process.

Another practice common among disreputable furniture dealers is "bait-and-switch" advertising. Low-income consumers may respond to advertisements offering furniture or appliances at a ridiculously low price only to find that the advertised deal is not available and that the dealer offers a sales pitch for higher priced merchandise. In other words, the consumer has been "baited" with an advertisement and "switched" to a more costly item. Even though bait-and-switch advertising is widely condemned, the practice continues in many areas.

Adult consumer education programs could easily include lessons on the most common types of deceptive practices in furniture and appliance sales. Consumer organizations could be asked to provide guest lecturers to explain these practices and the consumer's rights. On the positive side, home economists could be used to help the consumer determine his true furniture and appliance needs and how to recognize good quality merchandise.

Health Care and Services: Private health care is extraordinarily expensive in relation to the budgets of the poor, many of whom do not qualify for Medicaid, a medical insurance for the poor, or Medicare, medical insurance for the elderly. In some areas physicians refuse to treat a patient who cannot pay. Some hospitals have been known to refuse patients who have not been able to produce the required advance deposit. This can be a large sum when there is no insurance coverage. Medicare and Medicaid patients are not accepted by some private physicians, who tell the patients they are already overloaded. A few physicians refuse services to partially insured patients from whom they are unsure of collecting the deductible portion of the commercial insurance, Medicaid or Medicare benefits.

Adult consumer educators could focus the student's attention on proper financial preparation for serious illness and routine preventative health care.

Transportation: Public transportation services vary from fair to nonexistent in many urban low-income areas. High fares and lack of space to carry packages may make use of bus transportation for family shopping trips impractical, and taxi drivers often refuse to go into low-income neighborhoods fearing crime or inadequate tips.

Adult consumer education programs could stress how to use local public transportation systems and how to develop alternatives such as car pools.

Credit: The poor have difficulty obtaining credit because they have very low incomes, no record of previous credit experience to show their history of handling such responsibilities, and unstable employment. As a result many low-income consumers are restricted in their choice of retail store credit and often resort to unregulated lenders such as loan sharks. A consumer course might focus on the advantages and disadvantages of retail installment

plans and the possibility of gaining access to credit from financial institutions.

Insurance: Many low-income families buy life insurance. Often their life insurance policies have relatively small face values and are of the "industrial insurance type"—a small weekly premium for a specified dollar amount of coverage. Some low-income families buy cash value insurance because they feature "investment" and "dividends," thereby connoting middle-class status. In some areas, automobile insurance agents and brokers charge higher rates to low-income people than they do to insure middle-income drivers or they may sell excessive coverage by pretending that it is required by law.

Consumer education programs for low-income adults could usefully include a unit on insurance divided into sections on life, health, and auto insurance. Methods of cost comparison, insurance needs in relation to financial responsibility, and legally required coverages would be important components of such a unit.

Redress for the Low-Income Consumer: The low-income consumer whether located in the inner city or rural area must be provided with effective means to make himself heard and to obtain redress for his grievances in the marketplace.

In theory, small claims courts provide an opportunity for consumers to recover damages from unscrupulous or recalcitrant merchants, but the practical obstacles, particularly for the elderly and non-English-speaking, are almost insurmountable. The problems which might be encountered include the necessity to miss work in order to file a claim and to testify on the day of the hearing and the lack of adequate interpretation services for the Spanish-speaking.

Low-income consumer education programs may wish to consider a unit on the consumer's legal remedies including available legal aid services and effective use of small claims courts.

The Elderly Consumer

Older Americans represent a large consumer market. Their aggregate consumer expenditure is estimated to be over $60 billion annually. Yet most elderly consumers are not full participants in today's complex and affluent marketplace. Many elderly do not take advantage of the wide variety of goods and diverse methods of marketing because they prefer the older products and stores they have always known and relied upon. More often their choice of products is limited by physical impairment or fixed income restrictions.

Food and Nutrition: Nutritional deficiency is a major problem of elderly Americans and a matter for national concern. At the White House Conference on Aging in December 1971, it was announced that one-half to one-third of the health problems of the elderly are believed to be related to nutrition.[3] Assuming financial ability to provide nutritious meals, many elderly have inadequate diets because transportation is unavailable or they are unable to make use of it; they lack food storage facilities; they have little access to nutritional information or education; or they lack motivation or the energy required to prepare meals. Those who need special diets—low salt, fat-free, or low-calorie, for example—may be unaware of their need or unable to afford or to prepare the correct foods. Rising food prices too often erode the ability of those on fixed incomes to maintain even past standards of nutrition and food intake.

The elderly who live alone are less likely to provide hot, nutritious meals for themselves. Through the Federal Senior Citizen Nutrition Program, $100 million has been made available to supply meals in an attractive setting. For the house-bound, there are "meals on wheels." Some elderly consumers, however, may have cultural habits or patterns that are not taken into account by those responsible for preparing the food.

In addition to nutritional problems, the packaging of foods discourages older Americans who buy in small quantities and cannot take advantage of unit cost savings obtained by purchasing large size packages. Some senior citizens, particularly those who live alone, prefer smaller packages.

Consumer education programs for the elderly could usefully stress topics related to improved food and nutrition, such as how to obtain and take advantage of various types of food assistance and basic nutritional information.

Housing: Many elderly consumers find their houses too large for their life styles or too expensive to maintain. Even minor repairs are

difficult or impossible to perform, and help with the household chores is often unavailable or expensive. Many others leave their homes because of new highway construction, urban renewal projects or because they want to retire to a warmer climate.

The choices available when the elderly contemplate a housing change include the purchase of a mobile home or a smaller house, rental of an apartment, or a room in a boarding house, rooming house, nursing home, or moving into a retirement community.

Whatever their housing needs, however, the elderly too often lack reliable information necessary to make the best decision, and they may be easily misled by enterprising salesmen or promotional advertising and make the worst possible choice.

Consumer education for the elderly and those of pre-retirement age could usefully stress the pitfalls of home repair contracts and how to shop for alternative housing arrangements.

Health Care and Services: Medicare was created to help provide adequate health care for the elderly at a time of rapidly rising costs in health services. While there is no doubt that Medicare has assisted the elderly in handling the increased burden of medical care, total spending in public programs providing personal health care on behalf of the aged covered only $470 of the $791 cost to each aged American in fiscal 1970.[4]

There have been cases of inadequate and unsafe care in nursing homes. However, measures have been taken recently by the Federal Government to upgrade the process of inspection and to improve grievance procedures.

The elderly are particularly susceptible to fraud and deception in buying pharmaceutical products, for they often respond readily to advertising claims to improve health or appearance. A survey by the Arthritis and Rheumatism Foundation has disclosed that approximately $300 million is spent annually on worthless arthritic remedies, such as alfalfa tea, phony "radiation" treatments, and copper bracelets. Many older people buy hearing aids from salesmen without the benefit of medical advice, only to find their particular kind of deafness cannot be helped by a hearing aid. Some never utilize comparative shopping for medicine and drugs while others may fall for phony mail-order health insurance plans.

Consumer education programs for the elderly should usefully include a unit on health care, especially how to apply for Medicare, how to select a nursing home, and how to detect health frauds.

Transportation: Older Americans have special transportation problems. Some are no longer physically able to drive automobiles while others are faced with rising insurance rates. Public transportation facilities may be inadequate, or the equipment may be unsuitable for the elderly, handicapped, or infirm.

The Department of Transportation and local officials have cooperated in demonstration "dial-a-ride" service programs for the elderly in eight cities. Some supermarket chains and shopping centers have found it good business to provide this service free of charge to older consumers.

An important part of consumer education programs for the elderly should be informing them of transportation opportunities such as senior citizen fares, dial-a-ride service and car pools.

The Rural Consumer

Rural farm and non-farm consumers account for less than one-third of the population of the United States, but they account for almost half of its poverty. Only one rural family in four lives on a farm. Most live in towns and villages.[5]

Health Care: The medical care problems which all Americans face such as the shortages of doctors and clinics are often more severe in rural areas. As the nation has become increasingly urban and its medical practitioners more specialized, personnel and facilities for health care have concentrated in larger towns and cities with fewer and fewer country doctors left to serve the rural population.

The American Medical Association reports that there is only one doctor for every 2,145 residents in the most thinly populated counties while in the most densely populated areas there is one doctor for every 442 residents. Moreover, they report, 132 counties are without a single practicing physician.

The more rural a county, the poorer its health care services are likely to be. Medical specialists are in particularly short supply. Rural hospitals are generally smaller than urban hospitals and are more often inade-

staffed, poorly equipped, and lacking in outpatient and extended care facilities.

Consequently, rural adult consumer education programs should place special emphasis on community health care programs, the availability of health care insurance and the possibility of training local medical and nursing assistants.

Community Services: For all practical purposes, consumer services usually found in urban areas—such as legal aid, consumer protection offices and licensing bureaus—are difficult to reach or are non-existent for the rural consumer. If these services are available, the transportation cost in reaching them is greater than for the urban consumer. There are few voluntary consumer groups in rural areas.

Extension Services, through Federal and State Departments of Agriculture, are in many cases the only consumer resources for rural consumers. The initial function of the Extension Service was to provide assistance to rural persons, but as the cities have grown, the Extension Services, too, have had to divide their energies and focus more attention on urban problems.

Rural consumer education programs should strive to inform students of the consumer resources already available to them as well as encourage the organization of new community consumer programs.

The Black Consumer

According to the 1970 census, 22.5 million black people live in the United States; nearly three-fourths reside in urban areas.

The black population and all other social or ethnic groups face many similar consumer problems. Due to differences in income or age distribution, for example, one population group will experience more or less of those consumer problems related to income or age. Individual black households vary significantly from one another in socio-economic and other characteristics, but nonetheless there are some important differences from the overall U.S. population that should be taken into account by any program of consumer education.

In the first place, the large number of blacks living in a city environment gives the problems blacks face in the marketplace a particularly urban cast. More than other consumers, they suffer from the difficulty of moving out of run-down inner city areas. Secondly, some face the twin discriminations against poverty and race which affect their ability to obtain better housing, health care and access to credit. Finally, in many cases their educational opportunities have been far below those of other consumers. This is particularly true of the elderly black, of whom about one sixth over the age of 65 are illiterate.[6]

Black consumer education programs, therefore, need to take into account the growing urban character of the black population, the lower rates of educational attainment than those found in the white population, and the behavioral factors influencing black consumer expenditures.

The Spanish-speaking Consumer

In order to understand the consumer problems of Spanish-speaking Americans, it is important to understand that there are three major Spanish-speaking groups in the United States: Mexican-, Puerto Rican-, and Cuban-Americans. As each of these groups has a distinct culture and history, it would be worthwhile for the instructor to learn some basic facts about the various Spanish cultures before attempting to teach Spanish-speaking students.

Spanish-speaking consumers, of which there are 9 million in the United States, have all the problems of other consumers of corresponding income and family size compounded by the language barrier. They are at a disadvantage when dealing with firms with non-Spanish-speaking employees and when seeking services of public and private agencies which provide forms, booklets, and instructions only in English.

Contracts in English are full of hazards for the Spanish-speaking consumer. Unless he is bilingual or has competent assistance, he may not fully understand his obligations under the contract, or the costs and penalties for non-fulfillment of it.

Metric units of weight, volume and distance are used in Spanish-speaking countries, and the unfamiliar measurement system adds to the difficulty of understanding labels in another language.

The Spanish-speaking consumer's specific need to learn English may make him easy prey for deceptive advertising related to English

language courses. The sales pitch for these courses may include a guarantee that the student will learn English in a short time and thereby have access to higher paying jobs. These courses may be very expensive. When the student realizes, months later, that he has not learned to speak English, it is too late to rescind the contract.

Thus, consumer education programs for the Spanish-speaking must make a special effort to deal with the problems created by the language barrier in addition to the consumer problems previously cited.

American Indian Consumers

President Nixon stated in a special message to Congress on July 8, 1970, "The first Americans—the Indians—are the most deprived and most isolated minority group in our nation. On virtually every scale of measurement—employment, income, education, health—the conditions of the Indian people rank at the bottom."

Reliable and accurate information about consumer behavior of American Indians is exceedingly difficult to obtain. The U.S. Senate Special Committee on Aging began a recent report, "We are appalled to discover that statistics for many matters of vital concern to the Indians and those who work with Indians are inadequate, inaccurate, or not available at all. Census figures, for example, have been ostensibly collected by non-Indians who could neither speak the indigenous language nor even locate the living quarters of Indians."

The 1970 Census (preliminary) shows 791,839 American Indians. 53% of all Indians lived in only five states (Oklahoma, Arizona, California, New Mexico, and North Carolina). The 1970 population exceeded 1960 by over 50%.

Reservation Indians: The single, most critical factor underlying consumer problems of the reservation Indian is inadequate income. But language also complicates certain aspects of Indian consumer behavior. In this respect, Indian consumer problems are similar to those of Spanish-speaking people.

Additional problems are caused by the fact that Indian reservations are located in rural areas far from distribution centers. Goods are thus frequently more expensive than in major cities, and in many cases Indians do not have a wide range of options in the selection of particular merchandise. It is not uncommon for traders who have a near monopoly over the sale of foods and gasoline to charge unusually high prices.

To get a charge account at a trading post, an Indian often signs or thumbprints an agreement transferring his mail to the trader's post office box. When the customer enters, he sometimes signs over to the trader his paycheck or welfare check; the check may never leave the trader's hand as he holds it for signature. The trading post has an even tighter hold on its Indian clients in the case of a welfare department ruling that a person cannot change trading posts while he is indebted to one.[1]

In purchasing durable goods such as stoves and refrigerators, it may be difficult or impossible to receive the benefits of warranties or servicing, even for those Indians who are sufficiently close to the marketplace and have the basic education required to understand the frequently complex documents. Standards of quality may be generally unknown to the purchaser and of little value in those cases where only one kind of a particular commodity is offered. Purchasing and financing major durables by Indians whose existence is based on a cooperative life style rather than private ownership can involve unfamiliar experiences and cause expensive mistakes.

Transportation expenses put additional burdens on the people. On some reservations, small communities are located more than five miles from the nearest trading post, gas station, or running water, and 25 miles from a doctor, hospital, or school. In or near many reservations, roads are marginal.

The law is a problem for Indians who need to know not only their rights as citizens of the United States, their State and locality, but also their special status as Indian citizens. Tribal government shares some of the major responsibilities with other governments, and the legal determination of the place of domicile, or point of purchase, and other factors complicate the determination of the consumer rights of Indian residents.

Urban Indians: Urban Indians face many of the same problems of other city residents, but sometimes have the additional problems of social and economic discrimination and cultural transition and adjustment. Package sizes of

consumer goods may differ between large urban stores and the limited selection in most rural stores. Religious objects and traditional foods, clothing and jewelry may be unavailable.

Indian consumer education programs cannot be effective unless the designer takes cognizance of the unique consumer problems of rural and urban Indians.

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[1] *The standard of poverty used by the government for statistical purposes is based on U.S. Department of Agriculture measures. See Current Population Reports, Series P-23, No. 28, for a detailed explanation.*

[2] *The Social and Economic Status of Negroes in the United States, 1970. BLS Report No. 394. Current Population Reports, Series P-23, No. 38, p 35.*

[3] *1971 White House Conference on Aging. Reports of the Special Concerns Sections, page 23.*

[4] *A Pre-White House Conference on Aging Summary of Development and Data. U.S. Senate Special Committee on Aging, November 1971, p. 18.*

[5] *The Economic and Social Condition of Rural America in the 1970's. U.S. Senate Committee on Government Operations, May 1971.*

[6] *The Social and Economic Status of Negroes in the United States, 1970. Op Cit., p. 78.*

[7] *Ibex Co., "Consumer Affairs and Selected Minority Problems," Oglala Sioux Problems as They Relate to Consumer Affairs, Rob Roy, April 1970.*

6. INSTRUCTIONAL RESOURCES

The following list of instructional resources is far from exhaustive and is intended to be a sampling of references. A more comprehensive listing of specific curriculum development materials, teaching aids, and government resources can be found in the *Consumer Education Bibliography* prepared under the direction of the Office of Consumer Affairs. It can be purchased for $1.00 from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402. One of the most complete lists of Government consumer publications is the *Consumer Product Information Index*, available free from Consumer Product Information, Pueblo, Colorado 81009.

This chapter is organized as follows:

A. Aids for Teaching Adults
B. Consumer Education Texts and Bibliographies
C. Aids for Teaching Adult Consumer Education Courses
D. Aids for Teaching Special Need Consumers
E. Studies in Consumerism
F. Consumer Remedies
G. Consumer Periodicals
H. Consumer Organizations
I. Adult Education Organizations
J. Federal Agencies Serving the Consumer

A. Aids for Teaching Adults

Administration of Continuing Education, edited by Nathan C. Shaw, 1969. 437p. $8.00, hardback, $6.00, paperback. National Association for Public Continuing and Adult Education, 1201 16th Street, NW, Washington, D.C. 20036.

Continuing Education in Action: Residential Centers for Lifelong Learning, by Harold J. Alford, 1968. 153 p. $6.95. John Wiley & Sons, New York.

Creative Methods for Adult Classes, by John McKinley, 1960. Bethany Press, St. Louis, Missouri.

Forty Ways to Teach in Groups, by Martha M. Leypoldt, 1967. Judson Press, Valley Forge, Pennsylvania.

Less Time, More Options: Education Beyond the High School, 1971. 45 p. $1.95. Carnegie Commission on Higher Education, New York, McGraw-Hill.

The Modern Practice of Adult Education: Andragogy Vs. Pedagogy, by Malcolm S. Knowles, 1970, 384 p. $12.95. Association Press, New York.

The Second Treasury of Techniques for Teaching Adults, 1970. 49 p. $2.00. National Association for Public Continuing and Adult Education, 1201 16th Street, NW, Washington, D.C.

20036. Booklet with approaches for teaching adult students, especially disadvantaged adults.

Adult Education Procedures, Methods and Techniques: A Classified and Annotated Bibliography, 1953-1963, by George R. Aker. $7.00. Library of Continuing Education, Syracuse, New York and University College, Syracuse University. Available from Syracuse University Press, Box 8, University Station, Syracuse, New York 13210. Covers all methods and techniques with a special section of 41 references on residential education.

Books Related to Adult Basic Education and Teaching English to Speakers of Other Languages, 1970. 18 p. 30¢. U.S. Office of Education and National Center for Educational Communication. (Cat. No. HE5.213:13039) Superintendent of Documents, GPO, Washington, D.C. 20402. Bibliography of textbooks and professional resources on adult basic education and teaching English to speakers of other languages.

Handbook of Adult Education in the United States, edited by Malcolm S. Knowles, 1960. Adult Education Association of the U.S.A., 1225 19th Street, NW, Washington, D.C. 20036. Footnotes and chapter references together constitute a selected bibliography covering the adult education field at publication date. This book also contains information on the organization, work and publications of about 150 adult education organizations.

B. Consumer Education Texts and Bibliographies

The Consumer, edited by Gerald Leinwand, 1970. 190 p. 75¢ (paper). Washington Square Press, 630 Fifth Avenue, New York, New York 10020. One of a series of volumes designed as text materials for urban schools.

The Consumer in American Society, by Arch W. Troelstrup, 4th ed., 1970. 668 p. $10.95. McGraw-Hill, New York. A substantially revised consumer text which deals with personal and family finance.

Consumer Decision Making, by Roman F. Warmke, Eugene D. Wyllie, and Beulah E. Sellers, 1972. 482 p. $6.04. South-Western Publishing Co., Cincinnati, Ohio. Presents buying practices and consumer behavior in relationship to an individual's spending decisions and in the context of the entire economy.

Consumer Education Materials Project, by the Educational Services Division of Consumers Union. 1972. $3.00, one book. $15.00, boxed set of all six books. Consumers Union of United States, Inc., Mount Vernon, New York 10550. Produced under a research grant from the United States Department of Health, Education, and Welfare, this series of six books presents case studies and techniques for consumer education. Programs are identified for these educational levels: Early Childhood Consumer Education; Elementary Level Consumer Education; Secondary Level Consumer Education; Preparing the Consumer Educator; Consumer Education in Junior and Community Colleges, Post-Secondary, Vocational and Technical Institutes; and Adult Consumer Education in the Community.

The Consumer's Guide to Better Buying, by Sidney Margolius, 1972. 436 p. $1.25 (paper). Pocket Books, a division of Simon & Schuster, Inc., New York. Provides facts, information, and guidance on how to spend less, get better values, and make the most of your income in many aspects of family purchasing.

Economics for Consumers, by Leland J. Gordon and Stewart M. Lee, 6th ed., 1972. 719 p. $10.95. Van Nostrand Reinhold Co., New York. An examination of consumer behavior, marketing and pricing processes, consumer control of purchasing decisions and private and governmental aids to consumers.

The Money Tree, by Catherine Crook de Camp, 1972. 352 p. $1.50 (paper). Signet Books, The New American Library, Inc., New York. Offers simply stated, vital information, samples and illustrations of worksheets, records and other comprehensive guides to success in personal finance problems and economic security.

Personal Finance, by Paul Hastings and Norbert Mietus, 1972. 472 p. $9.95. McGraw-Hill, New York. Basic principles and information needed for effective personal and life-long management of property and income, written for college students.

Personal Finance, by E. Bryant Phillips and Sylvia Lane, 2nd ed., 1969. 536 p. $9.95. John Wiley, New York. Credit, savings, investments,

personal expenditures, and lifetime financial security are some of the areas included in this college text.

Personal Finance, by Maurice A. Unger and Harold A. Wolf, 3rd ed., 1972. 735 p. $10.95. Allyn & Bacon, Boston, Mass. College text covering the budgeting of income and purchases, insurance and annuities, investments, taxes, and assets.

Personal Finance: Principles and Case Problems, by Jerome B. Cohen and Arthur W. Hanson, 4th ed., 1972. 951 p. $15.95. Richard D. Irwin, Inc., Homewood, Illinois. This college text includes lifelong financial choices covering taxes, credit, investments, estate planning, and case problems.

Suggested Guidelines for Consumer Education, Grades K-12, 1970. 58 p. 65¢. The Office of Consumer Affairs. (Cat. No. Pr36.8:C76/Ed8) Supt. of Documents, GPO, Washington, D.C. 20402. A basic resource. Designed to serve as a springboard for use by teachers, faculties, curriculum teams and supervisory or administrative personnel in planning individual programs of consumer education.

Consumer Education Bibliography, 1971, 185 p. $1.00. Office of Consumer Affairs. Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402. A topical listing of books, pamphlets, leaflets, articles, and audiovisuals with brief annotations, addresses and price information.

Developing a Resource Center in Consumer Education: An Annotated Bibliography, by E. Thomas Garman, Floyd L. Crank, and Julienne V. Cochran. 1971. $2.00. Northern Illinois University, Business Education Department, Wirtz 323, DeKalb, Illinois 60115. Identifies many excellent consumer education materials.

Survey and Evaluation of Consumer Education Programs in the United States, by Joseph Uhl and others, 1970. 2 vols. 666 p. $33.40; $2.50 (microfiche) ERIC Document Reproduction Service, National Cash Register Co., 4936 Fairmont Avenue, Bethesda, Maryland 20014. Produced under a research grant from the United States Department of Health, Education and Welfare, this study identifies consumer education programs and provides a description of each. Volume I is a survey and evaluation of institutional and secondary school consumer education programs. Volume II is a sourcebook of consumer education programs.

C. Aids for Teaching Adult Consumer Education Courses

The Consumer and His Dollars, by David Schoenfeld and Arthur A. Natella, 1970. 365 p. $6.00. Oceana Publications, Inc., New York. Text designed to be used in high school and adult consumer education classes. Covers such topics as the family budget, buying a car, how and where to borrow, and taxes and investments.

Family Finance and Consumer Education for Secondary Schools and Adult Education, 1966. 196 p. $1.00. State Board for Vocational Education, 518 Front Street, Boise, Idaho 83702. Teacher's guide with consumer education objectives, concepts and learning experiences for adult and young adult programs.

Teaching Social Living Skills, 1968. $18.00. National Association for Public Continuing and Adult Education and the National Education Association, 1201 16th Street, NW, Washington, D.C. 20036. Kit designed to help the wage earner spend his money more wisely and to alert him to the high cost of credit. Includes teacher's manual, lesson plans and worksheets. Series of shopping for money transparency masters with text, filmstrip and manual for getting credit with tape-recorded narration, and 25 33-rpm, 7" discs (plastic) on getting credit and banking services.

Where Does the Money Go?, by Hazel Taylor Spitze and Patricia H. Rotz, 1969. 94 p. $1.08. Steck-Vaughn Co., P.O. Box 2028, Austin, Texas 78767. Designed for adult basic education courses, this simply written book focuses on wise consumer buying and money management while providing reading practice. Teacher's manual and key included with class orders. Apply for quantity price.

Bibliography of Research on Consumer and Homemaking Education, by Anna M. Gorman and Joel H. Magisos, 1970. #ED036336. $3.29; 65¢ (microfiche). ERIC Document Reproduction Service, P.O. Drawer O, Bethesda, Maryland 20014. A subject bibliography of materials available in such areas as teacher education, research methodology, homemaking education,

vocational education programs, and the disadvantaged.

D. Aids for Teaching Special Need Consumers

Family and Personal Development in Adult Basic Education: Curriculum Guide and Resource Units, by Dr. Edmonia W. Davidson, 1971. 200 p. $2.95. National University Extension Association, One Dupont Circle, Washington, D.C. 20036. A guide for teachers of disadvantaged adults covering background information, approaches, curricula, suggestions, and resources for teaching units on family health and safety, money management, homemaking skills, family planning and relationships, and the family and the community.

Institute in Consumer Education for Disadvantaged Adults: Final Report, Beatrice Paolucci, PhD., and others, 1970. 30 p. plus appendices, $8.50; 75¢ (microfiche), Order No. ED 042998, ERIC Documentation Reproduction Service, P.O. Drawer O, Bethesda, Maryland 20014. Produced by Michigan State University pursuant to a contract with the Office of Education, this report includes consideration of consumer problems, educational stategies, selected papers on the subject, and recommended readings.

1. Low-Income Consumers:

About the Poor: Some Facts and Some Fictions, by Elizabeth Herzog, 1967 (reprinted 1969). 85 p. 35¢. Superintendent of Documents, GPO, Washington, D.C. 20402. Prepared by the Children's Bureau of the Social and Rehabilitation Service of the U.S. Department of Health, Education and Welfare to enhance understandings of the problems of the poor; includes a bibliography.

Consumer Education for Families with Limited Incomes, 1971. 360 p. (looseleaf) $10.50. Home Economics Instructional Materials Center, Texas Tech University, P.O. Box 4067, Lubbock, Texas 79409. A resource manual specifically designed to develop those concepts of consumer education which will aid the teacher of adults in economically depressed areas.

Consumer Education Package for Low-Income Families, 1971. Apply for Price. National Foundation for Consumer Credit, Inc., Federal Bar Building West, 1819 H Street, NW, Washington, D.C. 20006. Unit outlines and teaching materials for an adult consumer education program for low-income groups.

Green Power: Consumer Action For the Poor, 1969. 65 p. Free. Office of Economic Opportunity, 1200 19th Street, NW, Washington, D.C. 20506. Designed for use in planning and establishing Consumer Action Programs and their various components, including credit unions, consumer organizations, buying clubs and other cooperative enterprises.

The Law and the Low-Income Consumer, edited by Carol Hecht Katz, 1968. 417 p. $1.00 (paper) New York University School of Law, 41 Washington Square South, New York, New York 10003. Discusses the legal rights and problems of the low-income consumer. Includes a twelve-page bibliography.

The Poor Pay More, by David Caplovitz, 1967. 225 p. $2.45 (paper). Free Press, New York. Survey of Consumer habits of 464 households in low-cost housing projects in New York City. Provides facts and figures which show how and why poor people are victimized by high-pressure salesmen, bait advertising, and "easy credit."

Poverty Studies in the Sixties, 1970. 126 p. 60¢ (cat. no. HE 3.-38:P86). Superintendent of Documents, GPO, Washington, D.C. 20402. A broad view of poverty and related problems which covers the literature between 1960 and 1969; a selected and annotated bibliography.

Helping Low-Income Homemakers, by Margaret Harding, 1969. 142 p. Apply for price. College of Human Ecology, Cornell University, Ithaca, New York 14850. A selected, annotated bibliography with abstracts containing many references not otherwise available. A basic resource for professionals and social science libraries.

Poverty, An Annotated Bibliography, by Ernestine H. Thompson, 1971. 64 p. no charge for single copies. Adult Basic Education Project. Southern Regional Education Board, 130 Sixth Street, n.w., Atlanta, Georgia 30013.

The Poor, A Selected Bibliography, 1969. 56 p. 60¢ (cat. no. A1. 38:1145). Superintendent of Documents, GPO, Washington, D.C. 20402. Spanning fifteen years, this listing includes citations from fields of anthropology, demog-

raphy, economics, physical and mental health, psychology, sociology, and social psychology. An index of authors is included.

2. Other Special Need Consumers:

The Billion Dollar Swindle, by Amram Ducovny, 1969. 252 p. $5.95. Fleet, New York. Frauds against the elderly, how to avoid them by knowing what to look for and who to contact when you have been cheated.

Handbook for Consumer Counselors: A Resource and Training Manual, by Barbara Wertheimer and Rose Sell, 1970. 65 p. (looseleaf) $4.00. Metropolitan District Office of the Extension Division, New York State School of Industrial and Labor Relations, Cornell University, 7E. 43rd Street, New York, N.Y. 10017. A handbook designed for use by consumer counselors and teachers of consumer counselors for union retirees and the elderly. Contains information on consumer problems, suggestions for activities and classroom sessions, and resources on subjects such as the consumer movement, money management, frauds and quacks, health care, and taking effective action on consumer problems.

The Black Consumer, edited by George Joyce and Norman A. P. Govoni, 1971. 369 p. $4.95 (paper). Random House, Inc., New York. A collection of articles covering the black consumer market.

The $30 Billion Negro, by Gibson D. Parke, 1969, 311 p. $6.95. Macmillan, New York. A journalistic analysis of the American Negro market. Part I: "Understanding the Negro Consumer"; Part II: "Planning for the Negro Market"; Part III: "Developing the Market."

Consumer Education for Mexican Americans, by Irene Gromatzky, 1968. 19 p. $1.05; 25¢ (microfiche). ERIC Document Reproduction Service, National Cash Register Co., 4936 Fairmont Avenue, Bethesda, Maryland 20014. Order no. 016563. Study originates from New Mexico State University, University Park, New Mexico.

E. Studies in Consumerism

The Consumer Movement in Historical Perspective, by Robert O Herrmann, 1970. 32 p. Single copies free; additional copies 25c. College of Agriculture, Department of Agricultural Economics and Rural Sociology, Pennsylvania State University, Weaver Building, University Park, Pa. 16802. A brief discussion of the three eras of consumer activity: early 1900's; 1930's; and the 1960's. Provides a historical perspective for the consumer education teacher.

Consumerism: The Search for Consumer Interest, by David Aacker and George S. Day, 1971. 442 p. $10.95 ($4.95 paper). Free Press, New York. Collection of articles and reports on varying aspects of consumer protection.

Consumerism: Viewpoints from Business, Government, and the Public Interest, by Ralph M. Gaedeke and Warren W. Etcheson, 1972. 401 p. $5.95 (paper). Harper and Row, Inc., New York. These selections and readings offer a better understanding of the conflicting economic, political, and social perspectives of consumerism.

The Dark Side of the Marketplace, by Senator Warren G. Magnuson and Jean Carper, 1972. 240 p. $2.45 (paper). Prentice-Hall, N.J. An investigation of the many areas in which consumers are exploited: cosmetics, home improvements, packaging, credit plans, small loans, drugs and mail frauds.

Hot War on the Consumer, edited by David Sanford, 1969. 280 p. $5.95. Pitman, New York. Collection of articles, most of which have appeared in the New Republic since 1965. Focuses a sharp light on the dark corners of American commerce and offers practical remedies for consumers.

The Innocent Consumer Vs. The Exploiters, by Sidney Margolius, 1968. 227 p. $4.95 ($.95 paper). Trident Press, Order from Simon & Schuster, New York. Revealing report on the money traps, deceptive advertising, credit plans and packaging that the unsuspecting buyer encounters in the marketplace.

Let The Seller Beware! James Bishop, Jr., and Henry W. Hubbard, 1969. Write the authors, Newsweek Magazine, 1750 Pennsylvania Avenue, N.W., Washington, D.C. 195 p. $6.95. Traces the growth of the consumer movement and protective legislation and discusses the personalities involved in "The Consumer Revolution."

Who Put the Con in Consumer?, by David Sanford, 1972: $5.95, hardback, $2.95, paperback. Liveright Books, New York. A revealing account of consumer fraud and consumer folly.

White House Conference on Food, Nutrition and Health, 1970, 341 p. $3.00. (cat. no. Y3.w58/16:1/970) Supt. of Documents, GPO, Washington, D.C. 20402. Text of the final report submitted to the President.

F. Consumer Remedies

Buyer Beware, 1971. $25.00. Neighborhood Consumer Information Center, 3005 Georgia Avenue, N.W., Washington, D.C. 20010. Manual on how to set up a neighborhood consumer information and complaint handling facility in the inner-city. Describes the Neighborhood Consumer Information Center operated by Howard University law students.

Legal Protection for the Consumer, by Paul Crown, 1963. 96 p. $3.25. Oceana Publications, New York. Where and how to get legal help as a consumer.

The Radical Consumer's Handbook, by Goody L. Solomon, 1972. 174 p. $1.25. Ballantine Books, New York. A complete guide to how, where, when and why to raise your voice on your own behalf for consumer rights to retailers, manufacturers and legislators.

G. Consumer Periodicals

The Changing Times Teachers Journal. 9 per year. Apply for price. Changing Times Education Service, 1729 H Street, NW, Washington, D.C. 20006. A guide to the use of *Changing Times* as a classroom aid in teaching consumer education. Contains sample discussion questions, suggested activities, and brief consumer notes. Particularly suited to secondary and adult classes.

Consumer Alert. Monthly. Free. Federal Trade Commission, Washington, D.C. 20580. Newsletter of consumer affairs and consumer protection. Items relate to the FTC.

Consumer Bulletin. Monthly, $8.00. Consumers' Research Inc., Washington, New Jersey 07882. A non-profit, consumer-supported testing agency reporting laboratory tests on a wide range of consumer goods and services. Products are rated.

Consumer Education Forum. 3 per year. Controlled circulation to members. American Council on Consumer Interests, 238 Stanley Hall, University of Missouri, Columbia, Mo. 65201. A newsletter published to encourage an interchange of ideas among consumer specialists.

Consumer Legislative Monthly Report. Monthly. $5.00. Office of Consumer Affairs. Supt. of Documents, GPO, Washington, D.C. 20402. A subject-classified listing of legislation introduced in the Congress on consumer oriented subjects. Provides bill numbers, sponsors, a numerical index to bills, and lists of legislation of consumer interest passéd by either house and by both houses. A resource for large public and academic libraries.

Consumer News. Twice monthly. 6 p. $2.00. Office of Consumer Affairs. Supt. of Documents, GPO, Washington, D.C. 20402. Newsletter describing regulations, legal actions and continuing programs of Federal agencies in the field of consumer affairs.

Consumer Reports. Monthly. $8.00. Consumers Union of U.S., 256 Washington St., Mount Vernon, New York 10550. Reports the results of tests of products, ranking them as best buy, acceptable, not acceptable. Financed entirely by the sale of its publications.

FDA Consumer. Monthly, except conbined July-Aug., Dec.-Jan. $6.50. Superintendent of Documents, GPO, Washington, D. C. 20402. The official magazine of the Food and Drug Administration.

Financial Facts Newsletter. Monthly. Free (single subscription). National Consumer Finance Association, 1000 16th Street, N.W., Washington, D.C. 20036. Regular report on indexes of consumer financial behavior, personal income, personal savings, indicators of business activity, consumer price indexes, and other areas of interest to those in the industry. Published since 1958. Designed for teachers. Available in bulk for class use, cost: 25¢ per year.

National Consumers League Bulletin. Bimonthly. Available to members only. National Consumers League, 1029 Vermont Avenue, N.W., Washington, D.C. 20005. Reports on social legislation of interest to the League. Mem-

bership in the League is a minimum of $7.50 per year.

H. Consumer Organizations

Consumers have organized into local, State, and national groups in order to increase their effectiveness in promoting and protecting the interests of consumers, and to stimulate additional consumer information and educational programs. There is a growing interest in the formation of these organizations as consumers become increasingly aware of their role in the economy and the need for their voices to be effectively heard by those in government and business who make decisions affecting their interests.

A manual, "Forming Consumer Organizations," and an up-to-date list of national, state and local consumer organizations can both help consumers organize for greater effectiveness. These publications can be obtained free of charge by contacting:

Office of Consumer Affairs
Department of Health, Education, & Welfare
Washington, D.C. 20201

Consumer Federation of America, 1012 14th Street, N.W., Washington, D.C. 20005. The Federation seeks to promote the rights of all consumers through group action at the Federal, State, regional and local levels.

National Consumer's League, Inc. 1029 Vermont Avenue, N.W., Washington, D.C. 20005. The League, originally established to aid laborers and migrant workers to obtain fair working conditions, now concerns itself primarily with consumer protective legislation and labor standards.

Consumers' Research Inc., Washington, New Jersey 07882. Consumers' Research reports the results of laboratory and other tests it conducts on a wide range of products consumers buy and use, evaluates their relative performance, defects, advantages, and disadvantages. Publishes monthly *Consumer Bulletin.* Educational services and materials are available for teachers.

Consumers Union of U.S. Inc., 256 Washington Street, Mt. Vernon, New York 10550. Consumers Union carries out performance and use tests of consumer products and provides consumers with test results and product evaluations. It also conducts research on economic and social problems and publishes its findings. Publishes monthly *Consumer Reports.* The Educational Services Division provides assistance and materials for Consumer Education.

I. Adult Education Organizations

Adult Education Association of the USA, 1225 19th Street, N.W., Washington, D.C. 20036. Chief among the services provided by AEA are its publications, mainly *Adult Leadership* and *Adult Education.* Also many pamphlets, books, reports and leaflets are published by AEA and are available to members at reduced prices.

National Association for Public Continuing and Adult Education, 1201 16th Street, NW, Washington, D.C. 20036. NAPCAE is dedicated to the improvement and expansion of publicly supported adult education programs. It puts out special publications along with three newsletters ("PULSE," "SWAP SHOP," and "TECHNIQUES") and a yearly almanac.

National University Extension Association, 1 Dupont Circle, Suite 360, Washington, D.C. 20036. NUEA consists of universities, colleges, related organizations and their personal staffs who make their institutional and community resources available to youth and adults, individuals and groups, volunteer organizations, governmental units, and private industry.

J. Federal Agencies Serving the Consumer

Following is a partial listing of Federal agencies which can be useful if particular information is sought. For the most up-to-date complete information on Federal government consumer services in one source book, refer to *Guide to Federal Consumer Services,* 1971, by the Office of Consumer Affairs. The publication is available for $1.00 from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402.

AGRICULTURE DEPARTMENT

Agricultural Research Service
Department of Agriculture
Washington, D.C. 20250

Office of Information
Department of Agriculture
Washington, D.C. 20250

Agricultural Marketing Service
Department of Agriculture
Washington, D.C. 20250 or
one of its local offices.

Food and Nutrition Service
Department of Agriculture
Washington, D.C. 20250

CIVIL AERONAUTICS BOARD

Office of Consumer Affairs
Civil Aeronautics Board
Washington, D.C. 20428

COMMERCE DEPARTMENT

National Bureau of Standards
Department of Commerce
Washington, D.C. 20234

National Business Council for
Consumer Affairs
Department of Commerce
Washington, D.C. 20220

GENERAL SERVICES ADMINISTRATION

Consumer Product Information
Center
Washington, D. C. 20407, or any
Federal Information Center
listed in local directory

ENVIRONMENTAL PROTECTION AGENCY

Director of Public Affairs
Environmental Protection Agency
Washington, D.C. 20460

FEDERAL COMMUNICATIONS COMMISSION

Office of Reports and Information
Federal Communications Commission
Washington, D.C. 20554

FEDERAL POWER COMMISSION

Office of Public Information
Federal Power Commission
Washington, D.C. 20426

FEDERAL RESERVE SYSTEM

Board of Governors
Federal Reserve System
Washington, D.C. 20551 or contact
one of the Federal Reserve banks.

FEDERAL TRADE COMMISSION

Federal Trade Commission
Washington, D.C. 20580, or any
field office listed in local directory.

HEALTH, EDUCATION AND WELFARE DEPARTMENT

Office of Consumer Affairs
Department of Health, Education
and Welfare
Washington, D.C. 20201

Office of Public Affairs
Office of Education
Washington, D.C. 20202

Food and Drug Administration
5600 Fishers Lane
Rockville, Maryland 20852

Office of Information, Health
Services and Mental Health
Administration
Parklawn Building
Rockville, Maryland 20852

National Advisory Council on
Education of Disadvantaged
Children
7th & D Sts. SW., 5th Floor
Washington, D.C. 20202

National Institutes of Health
Information Office
Office of the Director
9000 Rockville Pike
Bethesda, Maryland 20014

Social Security Administration
6401 Social Security Building
Baltimore, Maryland 21235
or to the local Social Security
Office.

HOUSING AND URBAN DEVELOPMENT DEPARTMENT

Department of Housing and Urban Development
Washington, D.C. 20410, or write to any HUD area office or HUD-FHA insuring office.

INTERIOR DEPARTMENT

Office of Information
Department of the Interior
Washington, D.C. 20240

JUSTICE DEPARTMENT

Antitrust Division
Department of Justice
Washington, D.C. 20530

Bureau of Narcotics and Dangerous Drugs
Department of Justice
Washington, D.C. 20537

LABOR DEPARTMENT

Bureau of Labor Statistics
Department of Labor
Washington, D.C. 20210

NATIONAL CREDIT UNION ADMINISTRATION

National Credit Union Administration
Washington, D.C. 20456

POSTAL SERVICE

Consumer Advocate
U.S. Postal Service
Washington, D.C. 20260

CONSUMER PRODUCT SAFETY COMMISSION

Office of Information
Consumer Product Safety Commission
Washington, D. C. 20014

SECURITIES AND EXCHANGE COMMISSION

Securities and Exchange Commission
Washington, D.C. 20549

TRANSPORTATION DEPARTMENT

Office of Consumer Affairs
Department of Transportation
400 - 7th Street, S.W.
Washington, D.C. 20590

Distribution Section, HQ-438
Federal Aviation Administration
Washington, D.C. 20590

Federal Highway Administration
Department of Transportation
Washington, D.C. 20590

National Highway Traffic Safety Administration
Washington, D.C. 20591

WHITE HOUSE

Special Assistant for Consumer Affairs
Executive Office of the President
Washington, D.C. 20506

ERIC Clearinghouse
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